

**In the claims:**

All of the claims standing for examination are reproduced below. Claims 1, 2, 3 and 14 are amended and claims 15-28 are newly presented in this response.

1 (currently amended) A secure memory device for a smart card with a modem interface comprising:

a rewritable memory ~~such as an EEPROM~~;

a processing unit or a microprocessor;

an on-chip oscillator;

an ISO 7816 interface;

a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same I/O terminal.

2. (currently amended) A secure memory device as in claim 1, exchanging data with ~~the a~~ host in the form of a modulated signal by means of a card reader, the card reader characterized by the absence of processing means.

3. (currently amended) A secure memory device as in claim 2, wherein the ISO interface is active when ~~the a~~ reset input is high, and the modem interface is active when the reset input is low.

4. (original) A secure memory device as in claim 3, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

5. (original) A secure memory device as in claim 4, transmitting the MAR only once, when the card is inserted into the card reader.

6. (original) A secure memory device as in claim 5, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

7. (original) A secure memory device as in claim 6, computing a new random number prior to transmit the MAR.

8. (original) A secure memory device as in claim 3, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

9. (original) A secure memory device as in claim 8, powered by the voltage provided by the microphone input of the sound card.

10. (original) A secure memory device as in claim 3, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

11. (original) A secure memory device as in claim 10, powered by the voltage provided by the telephone line.

12. (original) A secure memory device as in claim 3, transmitting data to and receiving data from a PC or an IVR server by means of a card reader equipped with a speaker/microphone transducer, converting the modulated signal into an audible sound and vice versa.

13. (original) A secure memory device as in claim 12, powered by a battery cell within the card reader.

14. (currently amended) A secure memory device as in claim 3, wherein Vcc is connected to the an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and I/O to an ISO contact C7.

15. (new) A smart card having a secure memory device and a modem interface, the memory device comprising:

- a rewritable memory;

- a processing unit or a microprocessor;

- an on-chip oscillator;

- an ISO 7816 interface;

- a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same I/O terminal.

16. (new) A smart card as in claim 1, exchanging data with a host in the form of a modulated signal by means of a card reader, the card reader characterized by the absence of processing means.

17. (new) A smart card as in claim 2, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.

18. (new) A smart card as in claim 3, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

19. (new) A smart card as in claim 4, transmitting the MAR only once, when the card is inserted into the card reader.

20. (new) A smart card as in claim 5, wherein the MAR comprises at least three fields: a

header, a card number, and a random number.

21. (new) A smart card as in claim 6, computing a new random number prior to transmit the MAR.

22. (new) A smart card as in claim 3, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

23. (new) A smart card as in claim 8, powered by the voltage provided by the microphone input of the sound card.

24. (new) A smart card as in claim 3, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

25. (new) A smart card as in claim 10, powered by the voltage provided by the telephone line.

26. (new) A smart card as in claim 3, transmitting data to and receiving data from a PC or an IVR server by means of a card reader equipped with a speaker/microphone transducer, converting the modulated signal into an audible sound and vice versa.

27. (new) A smart card as in claim 12, powered by a battery cell within the card reader.

28. (new) A smart card as in claim 3, wherein Vcc is connected to an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and I/O to an ISO contact C7.